

Smart Spending During The Holiday Season

By Jordan Goodman

(NAPSA)—From booking travel arrangements to shopping for last-minute gifts, the holiday season can be hectic. Here are a few suggested steps for spending smart and making the most out of your credit during the holiday season:

Determine Your Spending Budget Before You Hit the



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Malls. It's easy to get carried away with generosity and end up spending more on gifts for friends and family than you can really afford. Try setting a predetermined

limit on how much you can spend during the entire season. When buying a gift for one person, subtract that amount from the total. When you keep a written record of what you're spending, you'll be less likely to exceed your budget.

Will You Be Paying with Cash or Credit? When choosing how to pay for these gifts, consider the pros and cons of various methods of payment. Prepaid cards allow payment before you shop, which helps you stick to that predetermined budget. Debit cards eliminate the need to carry large sums of cash by deducting funds directly from your checking account. Credit cards allow you to pay for goods or services at a later date, which can be helpful if you've budgeted in advance for future expenses.

Maximize Added Perks. Take full advantage of the opportunity to earn special rebates and rewards—from frequent-buyer cards to gasoline rebates. Some companies even boost their usual reward programs dramatically at this time of the year. For example, customers who apply for the Shell Platinum MasterCard® from Citi® Card between October 1 and December 31, 2006, will earn triple rebates on all Shell MasterCard purchases for 60 days. That's

15 percent rebates on Shell gasoline purchases and 3 percent on all other purchases everywhere MasterCard is accepted. See the Shell Platinum MasterCard application for details. So if you're buying Shell gasoline or buying Christmas gifts, you're cutting the cost of driving without sacrificing the quality of your fuel. During the holidays, every bit of savings can help you stay on budget.

Maintain Your Security. With increased spending around the holiday seasons you may find yourself varying your methods of payment between cash, gift or credit cards. To help protect your account information, check with your credit card company to see if it offers credit protection benefits. When buying something online or in a store, you'll often need to enter a verification security code to assure the merchant that the purchase is not fraudulent. In the event your credit card is lost or stolen, it should be immediately reported to the issuing bank to prevent authorization of future purchases and to get a replacement card with a new account number.

Plan Your Holiday Travel. How you book and pay for travel arrangements can help alleviate some of the stress associated with holiday trips. To avoid costly cancellation fees, consider buying travel insurance if your travel plans aren't firm.

The holiday months can be stressful, but spending smart and using credit cards in the right way can make the season a bit more enjoyable and financially rewarding! To learn more about the Shell Platinum MasterCard, call 877-MYSHELL or log on to www.877MYSHELL.com.

Financial journalist and Shell Spokesperson Jordan Goodman is the author of "Everyone's Money Book on Credit" and "Master Your Money Type."